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House and Willard's Hotel.

The President's diplomacy with Peking does
not prevent the movement of our
transports toward Tien-Tsin.

Even the Populists in Kansas seem to
have had enough of Jerry Simpson. Is it
because he has accumulated \$30,000 or \$40,000?

Mr. Bryan's talk of going to McKinley's
State to capture it is absurd. It will take
all the time Mr. Bryan would spend in
Ohio to keep Nebraska in line.

If there is no money in the city treasury
with which to pay the police and firemen
Mayor Taggart alone is responsible in that
he insisted upon a 50-cent levy a year ago.

"The consent of the governed" should not
be mentioned in the Ninth district by any
true friend of Captain Allen, since in his
recent letter he declared that not one in a
hundred of the Filipinos had any idea of
self-government.

The chairman of the Populist middle-of-
the-road convention in Nebraska said:
"The bogey man of imperialism does not
frighten Populists." Ever long the bogey
man will become a Punch and Judy show
at which the country will laugh.

Senator Pettigrew admits again that he
has been holding friendly correspondence
with armed men at war against the United
States and assassinating American soldiers.
By the laws and customs of all nations
these acts of Pettigrew constitute treason.

The Gold or National Democratic com-
mittee voted very generally yesterday not
to call a convention to nominate a ticket.
Their reasons are set forth in their resolu-
tions. Their action will be approved by
most of those who do not desire the election
of Mr. Bryan.

When the certainty that an election
which would make Mr. Bryan President
would result in the choosing of enough
Democratic legislatures to make a tie on
the silver question in the Senate, it is not
safe for any man who voted against Mr.
Bryan in 1896 to vote for him in 1900.

A Kansas Populist having claimed to
have a list of 4,306 Republicans who voted
for McKinley in 1896 who will vote for
Bryan this year, the Kansas Republican
committee offers \$1,000 for the list, on the
condition that one-tenth of the names shall
prove genuine. The offer has not been ac-
cepted.

The current expenditures of the Taggart
administration during its first full year
were \$262,655.90. The amount was increased
to \$267,625.19 during his second year, to
\$244,556.69 his third year, and \$1,010,894.72
during his fourth year. This is an increase of \$322,295.71 over the last year of Mayor Denny,
and amounts to 35 per cent.

In a letter to the Indianapolis News Wil-
liam Dudley Fouke makes it very clear
why that large body of voters who favor
the merit system in the civil service should
vote for McKinley and Roosevelt. Con-
versely, he also makes it equally clear
why a civil-service reformer should not
vote for Bryan and Stevenson.

Mayor Taggart's expert Ryan should be
called upon to explain what he means by
his remark that "the mayor's school audi-
tor's position is to provide a salary for
him for other duties performed by him
which require neither an understanding of
law." It looks as if there might be a
season of high temperature in the vicinity
of the city controller's office.

If Captain Allen had stood by his ultra
expansion speeches of November and De-
cember, 1898, and while he was recruiting
his company for the Philippines he would
not have been nominated by the Ninth dis-
trict Democracy. He is their candidate be-
cause he has written home that the Phil-
ippines are not worth keeping and intimat-
ing that he would have the United States
get out of what he has alluded to as a
"bad scrape."

The coterie of elegant and refined gentle-
men who came from New York to induce
the Gold Democrats to nominate a ticket
and held constitute a curio in politics to
the people of this section, in which parties
stand for something. They seem to have
no appreciation of the make-up of the
American people. Each seems to be sure
that he is infallible and that he is all
there is worth considering. They are not
of the living on the earth, but seem to
have been transplanted into a heaven of
foolishness. The world would undoubtedly be
better if every human being were to be
believe themselves to be, and had as large
a bank account as each of them is said to
have. Unfortunately this is not the case,
and, perhaps unfortunately, the mass of
men have no inclination to follow them.
Yet these excellent gentlemen are laboring
under the delusion that they have a mis-
sion in the campaign different from that
of the fourteen million other voters. In
but one thing are they like many other

people in politics, and that is they would
like to impress upon the small part of the
world outside of the ten or dozen of them-
selves that they are the sole possessors of
a great political idea which they are
determined to exploit by forcing into their
service that convenient common carrier
known as the Associated Press. Candor
compels us to say that kindness would
forbid, and that is that eight or ten gentle-
men, mainly from New York, are laboring
under the delusion that the entire Amer-
ican people will rush to their leadership if
they can but hear of them. Everybody
wishes them well; Indianapolis feels hon-
ored by their presence, but they are wast-
ing their time and those energies which are
designed by their Creator to be devoted to
golf, or to such serious matters as the dis-
covery of a novel today or an unheard-of
sland.

THE BUILDING AND LOAN ASSO-
CIATION.

The sessions of the National and the In-
diana Building and Loan Associations have
an attendance that indicates that that
form of saving and investment is really a
financial power in the land. There is no
reason why this form of investment should
not become as permanent an institution in
the States where it has a hold as is the
savings bank in the East. When the his-
tory of the building and savings loan asso-
ciation is considered the wonder is that it
is not a record of disasters instead of being
a record of general success, with here and
there a failure. The loan association was
a universal success so long as it was a
local institution, managed solely in the in-
terest of the shareholders. The danger
and loss came to it when men organized
associations for the purpose of making
money for themselves, either as officers,
agents or beneficiaries. No reasonably
well-conducted association, doing a local
business, however limited, has lost the
money of its shareholders. When such as-
sociations became ambitious to do a large
business, making reckless loans and paying
large premiums to agents, disaster overtook
them. In a few cases the officials have
been dishonest, but the number of such
disasters has been small, compared with
the risks taken. But, with all the imper-
fections, it will be difficult to find a finan-
cial association that has been helpful to so
many people.

The day of high rates of interest has
passed—a fact which the managers of
building and loan associations should recog-
nize. They can no longer pay their
shareholders 10 or 12 per cent, because they
can no longer find home builders who will
pay such rates. They will not pay them
because they can do better. The man who
can pay a third of the value of a home can
get the remainder for 6 or 7 per cent. If
he can pay half down he can get the bal-
ance at a lower rate of interest. Under
these conditions the building and loan as-
sociation cannot pay dividends to exceed
6 per cent. If the original purpose of the
association, so far as the general share-
holder was concerned, was to attract him
by a large return for his money that pur-
pose must be changed, so that the first
claim of the association shall be the se-
curity of the shareholders, and the second
the loaning of money at so low rates that
the best security can be obtained. It is
encouraging to note that the men who are
taking part in the national meetings are
those who have made building and loan
associations successful, and that their dis-
cussions are confined to topics designed to
secure the permanence of building and loan
enterprises.

THE UNPARALLELED PROSPERITY.

Recently two hundred manufacturers in
the United States were asked to give com-
parisons as to the number of wage earners
employed by them and the wages paid in
recent years. The response of these two
hundred enterprises was that they were
employing 90,483 men in 1894, and that they
had no use for more until the year of the
inauguration of President McKinley, when
they found employment for 109,609 men.
Since that time the number of men em-
ployed has steadily increased, until, in 1899,
the number was 174,645—an increase of
nearly 100 per cent.

In 1894 the two hundred manufacturers
paid \$40,932,986 wages; in 1897, \$54,472,744;
in 1898, \$62,247,949; in 1899, \$78,835,069.
The average wages the three years after Mr.
Bryan's defeat was \$5,000,000, or \$25,000,000
a year more than was paid in 1894, when
Mr. Bryan was starting his silver raid
under the industries of the country. In
three years after the defeat of Bryan the
men employed by two hundred manufactur-
ers earned \$75,000,000 more than when
the country was under the industrial paralysis
that came with tariff agitation and fear of
an inundation of silver in 1893.

It is evident that the prosperity of the
wage earner in this country depends upon
the volume of capital invested in man-
ufactures and in transportation, but chiefly
in manufactures. Statistician Mulhall esti-
mates that the census of 1890 will show the
wealth of the country to be \$20,040,000,000,
and that the output of the manufacturing
industries alone the year 1899-1900 will reach
the enormous aggregate of \$13,205,000,000,
or one-seventh of the entire wealth of the
country. The growth is further shown by
a comparison which makes the value of
manufactures in 1900 219 on the basis of 100
in 1880. This means that the United States
is manufacturing two and a half times as
much now as twenty years ago. During
that period the population of the country
has increased 52 per cent., while the num-
ber of people employed in manufacturing
has much more than doubled. The most
remarkable extension in manufacturing
has come since the Bryan heresies were
overthrown in 1896.

Those who undertake to sneer down the
Republican claim that the unparalleled
prosperity came as the result of the over-
throw of Bryanism will fail. The Republican
prosperity will be a potential factor in the
campaign, particularly with sensible men
who depend upon wages.

BRITISH NOT HOSTILE TO BRYAN.

The men who made the anti-British por-
tion of the Kansas City platform in regard
to the Boers and the ridiculous assertion
of an ill-concealed Republican alliance with
England knew that they were making
charges for which there is no ground, since
there can be no concealed alliance between
the President and any power. These plat-
form-makers, however, hope to deceive a
class of unthinking voters who are prej-
udiced against Great Britain. It is doubtful
whether they will be able to cheat any
voter by such a pretense, but if they are
able to do so they have not deceived in-

telligent Britons. The London Spectator,
which represents British sentiment, recent-
ly declared that it could not make the least
difference, so far as British affairs are
concerned, whether the Republicans or the
Democrats win. After making this state-
ment the Spectator went on to say:

If Mr. Bryan wins, the United States, in
spite of the chatter of noisy attack, will
not be unfriendly to England, nor reverse the
policy of taking up the "white man's bur-
den," which Mr. McKinley has begun. The
United States of America will, in a word,
be run on Anglo-Saxon lines whether Mr.
Bryan or Mr. McKinley wins, and in spite
of any amount of noise and shouting from
"hyphenated" Americans.

The Democratic party, because of its
adherence to the tariff ideas of Great
Britain, has always been more popular with
the British manufacturer than the Republi-
can. All Democratic tariffs have been
favorable to British mercantile interests.
Under the Wilson-Gorman tariff we im-
ported from Europe, chiefly from England,
\$3,494,400 worth of woollen goods in 1896;
under the Dingley law we imported only
\$1,422,738 worth of such goods. Our im-
ported iron and steel goods in 1896 were
valued at \$25,338,103; in 1898 the value there-
of was \$12,615,913. During the fiscal year 1897,
under the Wilson-free-wool law, the value
of woools imported was \$3,243,191; the next
year, under the McKinley law, the im-
port of earthen and chinaware and of
glassware fell 50 per cent. under the
Dingley law. Our imports from Great
Britain under three years of the Wilson-
Gorman law were \$496,944,473, against \$376,575,329 during two years and eleven months
of the Dingley law. That is, American
consumption was worth more than \$400,000
a year more to England during the
Democratic tariff law than during the
Republican. The British manufacturer
knows that he will never get that yearly
\$400,000,000 back so long as Republicans
make the tariff laws. He knows that the
Bryan platform declared against a protective
tariff, and that if the British manu-
facturers of wool, iron, glass and such
wares ever get easier access to the Amer-
ican market they must place their hopes
very little for being called harsh names
if he can sell his wares freely to those ad-
dicted to epithet.

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MAYBURY FOR GOVERNOR

DETROIT, Mich., July 25.—Hon. William
C. Maybury, mayor of Detroit, was this
evening tendered the Democratic nomina-
tion for Governor of Michigan with a
unanimity which rendered useless the tak-
ing of any ballot. Not a dissenting voice
was heard, and the withdrawal of the half
dozen other candidates before any vote was
taken was